

**Trade Finance - Schedule of Charges (TF-SoC) w.e.f June 09,2026**

S/N	Particulars	Commission	P&T / Courier Charges#	SWIFT/SFMS/Any Additional Communication /Reminder Charges*	Related Conditions / Exemptions
<b>A</b>	<b>Inward LCs</b>				
<b>1</b>	<b>Export LCs</b>				
1.1	Advising - Issuance	MSME: ₹500 Non-MSME: ₹1000 Non-Customer: ₹2000	₹400	-	Plus verification of authenticity of issuance: ₹500
1.2	Advising Amendment	MSME: ₹500 Non-MSME: ₹1000 Non-Customer: ₹2000	₹400	-	
1.3	Transfer	USD50 (equivalent) Per Transfer Per Second Beneficiary	₹400	₹750	
1.4	Amendment of Transfer	US\$ 25(equivalent) Per Second Beneficiary Per Amendment	₹400	₹750	-
1.5	Adding Confirmation	Same Charges as applicable for opening of Import LC	₹400	₹750	-
<b>2</b>	<b>Inland LCs</b>				
2.1	Advising – Issuance	₹500	₹400	-	-
2.2	Advising Amendment	₹500	₹400	-	-
2.3	Transfer	₹3000 Per Transfer Per Second Beneficiary	₹400	₹750	-
2.4	Amendment of Transfer	₹1500 Per Second Beneficiary Per Amendment	₹400	₹750	-
2.5	Adding Confirmation	Same Charges as applicable for opening of Inland LC	₹400	₹750	-
<b>B</b>	<b>Outward Bills</b>				
<b>3</b>	<b>Export Bills (N/P/D) / Rupee Advance</b>				
3.1	(N/P/D)/ FAE	₹1500 Per Bill	₹1000	₹750	-
3.2	Follow-up Charges on Overdue Export Bills (N/P/D)	₹500 per quarter.	-	₹750 Per Follow up	-
3.3	Returned Unpaid	₹1500 Per Bill	₹400	-	Foreign Bank's Claim to be recovered at actuals
3.4	Crystallization	₹2000 Per Bill	-	-	-
3.5	Write-off	₹2000 Per Bill	-	-	-
<b>4</b>	<b>Export Bills – Sent on Collection- forwarding documents to Drawee/Drawee bank/LC issuing Bank/Confirming Bank Abroad or in India</b>				
4.1	Handling Commission -	0.075% of the Bill Amount Minimum: ₹1000, Maximum: ₹10000	₹1500 (where Dispatch is handled by the Bank)	₹750	Only one SB per export bill. If more than one SB, additional charge of ₹500 per each additional SB need to be collected.
4.1(a)	Processing Fee for realization through ACU Dollar Account	For realization value up to ACU \$10,000 – \$20 For realization value from ACU \$10,001 to ACU \$25,000 – \$30 For realization value above ACU \$25,000 – \$50	-	-	-
4.1(b)	Handling Commission – Small Value SB <sup>1</sup>	Up to ₹50000 – ₹50 From ₹50001 to ₹100000 – ₹100 From ₹100001 to ₹500000 – ₹250 Above ₹500000 – ₹500	₹1500 (where Dispatch is handled by the Bank)	₹750	-
4.1(c)	EDPMS operation charges [OBIRM creation in EDPMS for other bank remittances(IRM)]	Small Value SB <sup>1</sup> : Nil Other Cases: ₹1500	-	-	-
4.2	Follow-up Charges on Overdue Export Bills - Sent on Collection	Nil	-	Nil	-
4.3	Returned Unpaid	₹1500 Per Bill	₹400	-	-

S/N	Particulars	Commission	P&T / Courier Charges#	SWIFT/SFMS/Any Additional Communication /Reminder Charges*	Related Conditions / Exemptions
<b>5</b>	<b>Export Miscellaneous activity charges</b>				
5.1	Noting & Protesting - Export Bill	₹1000 Per Bill	-	₹750	All Charges/ Fees of Overseas bank/ advocate/ agency to be recovered on actual basis.
5.2	SB extension allowed by AD Bank	Small Value SB <sup>1</sup> : Nil Other Cases: <b>₹1000 per SB</b>	-	₹750	-
5.3	Set-off of Export Receivables against Import Payables (in eligible cases only)	Commission as applicable on Export Receivable and Import Payable legs is to be levied	-	-	-
5.4	Reduction in invoice value	<b>For Small Value SB<sup>1</sup></b> : Nil <b>Other Cases</b> : ₹1000 per export bill.	-	-	-
5.5	Request to change Buyer / Consignee	₹1000 per request or per Export Bill	-	-	-
5.6	Substitution of export order	₹500	-	-	-
<b>6</b>	<b>Inland Bills (N / P / D)</b>				
6.1	Handling Commission	<b>LCBD</b> : 0.25% min ₹1000 Max ₹5000 <b>Other Cases</b> : 0.25%Min. ₹1000 Max. ₹50000	₹400	-	-
6.2	Follow-up Charges of Inland Overdue Bills (N/P/D)	₹500 per quarter	₹400 Per Communication.	₹750	No overdue follow-up charges if the bill is realized within 1 month /30 days from Due Date
6.3	Returned unpaid	₹2000 per Bill	₹400	-	-
<b>7</b>	<b>Inland Bills – Sent on Collection</b>				
7.1	Handling Commission	0.25% Minimum: ₹3000, Maximum: ₹50000	₹400	-	-
7.2	Follow-up Charges of Inland Overdue Bills – Sent on Collection	₹500 per quarter	₹400 per communication	-	No overdue follow-up charges if the bill is realized within 1 month / 30 days from Due Date
7.3	Returned Unpaid	₹2000 per Bill	₹400	-	-
<b>C</b>	<b>Inward Bills</b>				
<b>8</b>	<b>Bills Drawn under Import LC</b>				
8.1	Handling Commission	0.25% Minimum: ₹2000, Maximum: ₹25000	₹400	-	-
8.2	Discrepancy Charges	US\$ 150 (equivalent) Per Presentation	-	US\$ 25(equivalent)	-
8.3	Returned Unpaid	US\$ 200 (equivalent)	-	US\$ 25 (equivalent)	-
8.4	Devolvement	₹5000 per Bill	-	-	-
8.5	Follow up for Bill of Entry	<b>Nil</b>	<b>Nil</b>	-	-
8.6	Payment of Import Bill (LC/Non LC) - NOC issued to other Bank for Buyers' Credit	₹10000 per bill per request	-	-	-
<b>9</b>	<b>Bills Drawn under Inland LC</b>				
9.1	Handling Commission	0.25% Minimum: ₹3000, Maximum: ₹50000	₹400	NEFT / RTGS Charges as applicable	-
9.2	Discrepancy Charges	₹2500 per Presentation	₹400	-	-
9.3	Returned Unpaid	₹5000	₹400	-	To be claimed from Remitting / Negotiating Bank.

S/N	Particulars	Commission	P&T / Courier Charges#	SWIFT/SFMS/Any Additional Communication /Reminder Charges*	Related Conditions / Exemptions
<b>10</b>	<b>Non LC - Import</b>				
10.1(a)	Handling Commission (All type of Bills)	0.25% Minimum: Rs 1500, Maximum: No Limit	₹400	₹750 per message	Only one BOE per import bill. If more than one BOE, additional charge of ₹500 per each additional BOE needs to be collected
10.1(b)	Handling Commission – Small Value BOE <sup>1</sup>	Up to ₹50000 – <b>₹50</b> From ₹50001 to ₹100000 – <b>₹100</b> From ₹100001 to ₹500000 – <b>₹250</b> Above ₹500000 – <b>₹500</b>	₹400	₹750	-
10.2	Returned Unpaid / Dishonored	US\$ 200(equivalent)	US\$ 20 (equivalent) from Remitting Bank	-	Equivalent from Remitting Bank / Drawer
10.3	Import Collection Follow-up Charges	<b>Nil</b>	-	-	-
10.4	Processing Charges for utilizing BOE with other Bank AD Code	<b>Small Value BOE<sup>1</sup></b> Same as handling commission for Small Value BOE <b>Other Case:</b> ₹500 per BOE	-	-	-
<b>11</b>	<b>Non LC – Inland collection bills</b>				
11.1	Handling Commission	0.25% Minimum: ₹3000, Maximum: ₹50000	₹400	-	-
11.2	Returned Unpaid	₹5000	₹400	-	-
<b>D</b>	<b>Foreign Currency Outward Remittances- Foreign Currency Drafts / Remittances via SWIFT etc.</b>				
12.1(a)	Non-import: Individual (Staff/ex-staff)	Free	-	Free	Foreign Bank Charges, if any, levied on the Bank shall be recovered.
12.1(b)	Non-import: Individual (Other)*	₹250	-	₹750	
<i>*For LRS transactions through Digital Channel, 50% of these charges shall be applicable</i>					
12.2	RFC/FCNR/NRE	Free	-	Free	-
12.3	Non-import (Non -Individual)	0.25% Minimum: ₹1500 Maximum: No Limit For TCBG & ECB related remittances (For GIFT City Branch) - <b>₹5000</b>	-	₹750	-
12.4	Advance Remittance on account of Imports	0.35% Minimum: ₹1500 Maximum: No Limit.	-	₹750	-
12.5	Remittances out of EEFC A/c (Non-import)	₹500	-	₹750	Remittances from EEFC A/C for Import Transactions to be charged as applicable for import transaction.
12.6	Bill of Entry Extension	₹1000 on half-yearly basis. <b>For Small Value BOE<sup>1</sup> : Nil</b>	-	-	-
12.7	Bill of Entry follow up charges for proof of import for GR Waiver cases	<b>Nil</b>	-	-	-
<b>13</b>	<b>Foreign Currency Inward Remittances</b>				
13.1	Other than capital account receipt	<b>Non Individual:</b> ₹300 <b>Individual:</b> Free	-	-	Foreign Bank Charges, if any, levied on the Bank shall be recovered.
13.2	For staff/ex-staff	Free	-	-	-
13.3	Export Advance	₹1000 per remittance	-	<b>Nil</b>	For lodgement and release of GR

S/N	Particulars	Commission	P&T / Courier Charges#	SWIFT/SFMS/Any Additional Communication /Reminder Charges*	Related Conditions / Exemptions
					/ SDF / SOFTEX covered by Full / Part Advance Payments commission and other charges as applicable for outward export bills
13.4	Credit to EEFC A/c	₹250	-	-	-
13.5	Conversion from EEFC A/c to INR or Other Currency	₹250	-	-	-
13.6	Return of Funds	Up to 100\$: Nil >100\$ : 25\$ or equivalent	-	-	-
13.7	Issuance of FIRC	₹500 per FIRC	-	-	If issued in hard copy.
<b>14</b>	<b>Import Letters of Credit Refer <a href="#">Appendix I</a></b>				
<b>15</b>	<b>Inland Letters of Credit Refer <a href="#">Appendix II</a></b>				
<b>16</b>	<b>Fully Cash Collateralized Letters of Credit</b>				
16.1	Import LCs with 110% Cash Margin and Inland LCs with 100% Cash Margin	50% of the Charges Applicable for "AAA" rated borrowers	-	₹1500 towards SWIFT Or ₹500 towards SFMS as applicable	-
<b>17</b>	<b>Bank Guarantees – Both Foreign as well as Inland (17.1 to 17.3) Refer <a href="#">Appendix III</a></b>				
17.4	Foreign Guarantees with 110% Cash Margin and Inland Guarantees with 100% Cash Margin	50% of the charges applicable for "AAA" rated borrowers	₹400 (For Inland BGs)	₹2000 for SWIFT, ₹500 for SFMS (applicable only in case message is sent)	-
17.5	Revival of Expired Guarantee	₹2500 plus issuance charges for the additional amount/period (beyond the claim expiry date)	₹400 (For Inland BGs)	₹2000 for SWIFT, ₹500 for SFMS (applicable only in case message is sent)	-
17.6	Advising (Foreign & Inland)	₹1500 per BG	₹400 (For Inland BGs)	-	-
17.7	Printing of BG at other Location	₹500 per BG	-	-	-
<b>18</b>	<b>Standby Letters of Credit (SBLC) Refer <a href="#">Appendix IV (18.1 and 18.2)</a></b>				
18.3	Foreign SBLCs with 110% Cash Margin and Inland SBLCs with 100% Cash Margin	50% of the charges applicable for "AAA" rated borrowers	₹400 (For Inland BGs)	₹2000 for SWIFT, ₹500 for SFMS	Charges to be collected for the period from the date of opening till the expiry of the SBLC.
<b>18.4</b>	<b>Amendment</b>				
18.4(a)	Extension of the validity	₹ 1000 per amendment plus issuance charges for the additional period at the rate applicable to the combined period from the date of opening till the extended validity date	-	₹2000 for SWIFT, ₹500 for SFMS	-
18.4(b)	Enhancement of the value	₹1000 per amendment plus issuance charges for the additional amount.	-	₹2000 for SWIFT, ₹500 for SFMS	-
18.4(c)	Others	₹1000 per amendment	-	₹2000 for SWIFT, ₹500 for SFMS	-
<b>19</b>	<b>Forward Exchange Contract - TOM/SPOT/Forward</b>				
19.1	Booking	TOM/SPOT: Nil Other: ₹1200	-	-	-
19.2	Cancellation	TOM/SPOT: Nil Other: ₹1500	-	-	Swap cost shall be additionally recovered as advised by treasury.
19.3	Submission of underlying beyond the stipulated time	₹500 per contract	-	-	-

S/N	Particulars	Commission	P&T / Courier Charges#	SWIFT/SFMS/Any Additional Communication /Reminder Charges*	Related Conditions / Exemptions
<b>20</b>	<b>Capital Account Transactions</b>				
20.1	Foreign Investment in India- Processing Fee				
20.1(a)	Funds received directly in IDBI Bank	₹25000	-	-	Based on complexity involved in the case, on best efforts basis additional processing fee shall be recovered.
20.1(b)	Funds received from Other Bank through RTGS	₹50000	-	-	
20.1(c)	Submission of FCGPR/FCTRS beyond the prescribed timeline	₹5000	-	-	-
20.2	Overseas Investment (OI) – Reporting of Financial Commitments	₹25000 for each instance	-	-	Remittance charges as applicable shall be recovered.
20.3(a)	OI - UIN Generation (Fresh)	₹1,00,000	-	-	In addition to reporting of financial commitments and remittances charges.
20.3(b)	OI - UIN Generation (with Regularization)	₹5,00,000	-	-	-
20.3(c)	Submission of Proof of Investment for OI beyond the prescribed timeline	₹5000	-	-	-
20.4(a)	APR Filing (regular)	₹3000	-	-	-
20.4(b)	APR Filing (submission beyond the prescribed timeline)	₹5000	-	-	-
20.4(c)	APR Filing (submission beyond the prescribed timeline+ with regularization)	₹25000	-	-	Customer needs to coordinate with the Bank for completion of documents. All documents/ information as per extant FEMA guidelines needs to be provided for APR Filing.
20.5	APR Follow-up	₹2500 per reminder	-	-	-
20.6	ECB - application Filing / Modifications	Fresh Filing: ₹50000 Modifications: ₹2500	-	-	-
20.7	ECB - periodic returns Filing	₹5000 per return filing	-	-	-
20.8	Reporting of Corporate Guarantee Issuance/closure including closure of JV/subsidiaries	₹5000	-	-	-
20.9	Other Modifications / Issuance of NOC / Approvals by AD for ECB	₹2500 Per Modification / NOC / Approval	-	-	-
20.10	Processing Charges –Post award approval-Project Export- Pre-Bid / Post Bid	0.02% Minimum: ₹50,000 For subsequent Amendments: ₹25000 per Amendment	-	-	Based on complexity involved in the case, on best efforts basis, additional processing fee shall be recovered.
20.11	Approval for opening of Branch Office/Liaison Office/Project Office.	Min. ₹50000	-	-	
<b>21</b>	<b>Certificates / Miscellaneous</b>				
21.1	Duplicate Export Realization Certificate (BRC) including e-BRCs, Duplicate FIRC/IRC, Annual Export Turnover Certificate, Any other Certificate /	₹250 plus all out of pocket expenses like courier charges, payment to messengers etc.	-	-	-

Trade Finance - Schedule of Charges (TF-SOC)

S/N	Particulars	Commission	P&T / Courier Charges#	SWIFT/SFMS/Any Additional Communication /Reminder Charges*	Related Conditions / Exemptions
	Verification / Approval by AD / Acceptance Letter / Signature Verification etc.				
21.2	Retrieval of Old records on customer requests / investigations	up to 2 year old - ₹ 500 per request Above 2 year old - ₹ 1000 per request	-	-	For Customer requirements only.
21.3	Processing Fee/Charges, Examination of case from FEMA angle (Not covered anywhere else)	0.25% Min: ₹5000 Max: No limit	-	-	Based on complexity involved in the case, on best efforts basis, additional processing fee shall be recovered.
21.4	MT940 Statement Charges to Non- Bank customers	₹150 per day per account statement.	-	-	-
21.5	Any approval within AD power not covered above.	Minimum ₹3000	-	-	Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
21.6	GR Waiver Charges	₹2000 per GR waiver	-	-	-
21.7	Follow-up For Merchant Trade Transactions	<b>Nil</b>	-	-	-
21.8	International Maritime Bureau Verification	₹5000 Per Verification	-	-	On LC bills of USD 5 mio and more, in all merchanting trade transactions and, on selective basis for other transactions

1. The amount of Small Value Shipping Bill (SB) and Bill of Entry (BOE) shall be determined as per extant RBI/internal guidelines.

# P&T / Courier charges, as applicable, shall be collected on an upfront basis, unless a specific sanction/approval has been accorded to the contrary.

\* SWIFT/SFMS/Any Additional Communication /Reminder Charges, wherever applicable, shall be collected on upfront basis, unless a specific sanction/approval has been accorded to the contrary.

**Note:**

- a) The SOC pricing is exclusive of applicable Taxes and same shall be charged over and above the SOC pricing. Moreover, the SOC pricing shall not fall below the NFBMR prescribed by the Bank.
- b) Wherever postage and/or courier charges are not expressly provided for in the Schedule of Charges ("SOC"), such charges shall also be recovered.
- c) The pricing applicable to Letters of Credit (LCs) issued on the basis of a counter guarantee shall be aligned with the pricing structure prescribed for LCs issued to AAA-rated customers.

## 14. Import Letter of Credit

S/N	Particulars	Commission			P&T/Courier Charges	SWIFT/SFMS Charges/Any additional communication/Reminder Charges	Related Conditions/Exemptions.
		External Rating <sup>#</sup>	Card Rates	Remarks			
<b>14.1</b>	<b>Issuance – Unified Charges (Commitment Plus Usance)</b>						
(a)	<b>Sight LC:</b> Charges to be collected for the period from the date of opening of LC to the last date of its validity plus sight charges of 15 days.	AAA AA A BBB BB & below	0.75% p.a. 1.00% p.a. 1.10% p.a. 1.50% p.a. 3.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	At Actuals if applicable	₹1500	No separate charges for MT740 (Reimbursement Message)
(b)	<b>Usance LC:</b> (Charges to be collected for the period from the date of opening of LC to the last date of its validity Including Usance period.	AAA AA A BBB BB & below	1.00% p.a. 1.25% p.a. 1.35% p.a. 1.75% p.a. 3.50% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	At Actuals if applicable	₹1500	
<b>14.2</b>	<b>Amendment</b>						
(a)	Extension of the validity	₹1000 per amendment plus unified charges as per item 14.1 (a) or (b) for the additional period			-	₹750	No separate charges for MT740 (Reimbursement Message)
(b)	Enhancement of the value	₹1000 per amendment plus unified charges as per item 14.1 (a) or (b) on the additional amount			-	₹750	-
(c)	Increase in Tenor of Bill of Exchange	₹1000 per amendment plus unified charges as per item 14.1 (b) for the additional period			-	₹750	-
(d)	Others	₹ 1000 per amendment			-	₹750	-
<b>14.3</b>	Revival of Expired Import LCs	Revival Fee of ₹2000 in addition to amendment charges as per item no 14.2			-	₹1500	Any revival or reinstatement of an expired LC shall be at the option of the Bank but within 45 days from the date of expiry of the LC.(Charges to be collected from the last date of expiry)

# In case external rating is not available, internal rating may be considered for the above mentioned pricing.

## 15. Inland Letters of Credit

S/N	Particulars	Commission			P&T/Courier Charges	SWIFT/SFMS Charges/Any additional communication/Reminder Charges	Related Conditions/Exemptions.
		External Rating <sup>#</sup>	Card Rates	Remarks			
<b>15.1</b>	<b>Issuance – Unified Charges (Commitment Plus Usance)</b>						
(a)	<b>Sight LC:</b> Charges to be collected for the period from the date of opening of LC to the last date of its validity plus sight charges of 15 days.	AAA AA A BBB BB & below	0.75% p.a. 1.00% p.a. 1.50% p.a. 1.75% p.a. 3.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	At Actuals if applicable	₹500	-
(b)	<b>Usance LC:</b> (Charges to be collected for the period from the date of opening of LC to the last date of its validity Including Usance period.	AAA AA A BBB BB & below	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.00% p.a. 3.50% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	At Actuals if applicable	₹500	-
<b>15.2</b>	<b>Amendment</b>						
(a)	Extension of the validity	₹1000 per amendment plus unified charges as per item 15.1 (a) or (b) for the additional period			₹400	₹250	-
(b)	Enhancement of the value	₹1000 per amendment plus unified charges as per item 15.1 (a) or (b) on the additional amount			₹400	₹250	-
(c)	Increase in Tenor of Bill of Exchange	₹1000 per amendment plus unified charges as per item 15.1 (b) for the additional period			₹400	₹250	-
(d)	Others	₹ 1000 per amendment			₹400	₹250	-
<b>15.3</b>	Revival of Expired Inland LCs	Revival Fee of ₹3000 in addition to amendment charges as per item no 14.2			-	₹500	Any revival or reinstatement of an expired LC shall be at the option of the Bank but within 45 days from the date of expiry of the LC. (Charges to be collected from the last date of expiry)

# In case external rating is not available, internal rating may be considered for the above mentioned pricing.

## 17. Bank Guarantee – Both Foreign as well as Inland

S/N	Particulars	Commission			Remarks	P&T/Courier Charges	SWIFT/SFMS Charges/Any additional communication/Reminder Charges	Related Conditions/Exemptions.
		External Rating <sup>#</sup>	Card Rates					
			Inland	Foreign				
<b>17.1</b>	<b>Issuance (including counter guarantees) – On behalf of the Bank's customers</b>							
(a)	<b>Direct Credit Substitutes.</b> viz. Financial Guarantee, Advance Payment Guarantee, Credit Enhancements, Deferred Payment Guarantee, BG towards revenue dues/ taxes/ duties, BG in lieu of margin requirement of exchanges, etc.	AAA AA A BBB BB & below	1.00% p.a. 1.50% p.a. 2.00% p.a. 2.50% p.a. 3.50% p.a.	0.75% p.a. 1.00% p.a. 1.25% p.a. 1.70% p.a. 3.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	₹400	₹2000 for SWIFT, ₹500 for SFMS	The scale of charges shall be collected by the Bank on the specified period of liability of the BG. The specified period of liability shall mean the actual validity period of the BG plus additional period during which claims can be made on the Bank under the BG.
(b)	Guarantees/SBLCs for Buyers Credit (For TF Locations)		<b>Up to 1 Year (Raw Material and Capital Goods *</b>	<b>Above 1Year (CapitalGoods)</b>	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹3500 to be charged. *Upto 3 years permissible for raw material for shipyard/ship builders	-	₹2000	-
		AAA AA A BBB BB&below	1.00% p.a. 1.50% p.a. 2.00% p.a. 2.50% p.a. 3.50% p.a.	1.25% p.a. 1.75% p.a. 2.25% p.a. 2.75% p.a. 4.50% p.a.				
	Guarantees/SBLCs for Buyers Credit (For GIFT City)	AAA AA A BBB BB&below	0.75% p.a. 1.25% p.a. 1.75% p.a. 2.25% p.a. 3.25% p.a.	1.00% p.a. 1.50% p.a. 2.00% p.a. 2.50% p.a. 4.25% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of Rs 3500 to be charged.(Considering all inclusive cost capital) *Upto 3 years permissible for raw material for shipyard/ship builders.	-	₹2000	Applicable Only if the funding is made by DIFC/IBU Gift City
(c)	<b>Transaction Specific Contingent Items</b> viz. Performance Guarantee, Bid-Bond Guarantee, BGs in lieu of security deposit/ EMD, Retention Money Guarantee, Warranties, Indemnities, etc.	AAA AA A BBB BB&below	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.20% p.a. 3.25% p.a.	0.75% p.a. 1.00% p.a. 1.25% p.a. 2.00% p.a. 4.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	₹400	₹2000 for SWIFT, ₹500 for SFMS	-

S/N	Particulars	Commission			Remarks	P&T/Courier Charges	SWIFT/SFMS Charges/Any additional communication/Reminder Charges	Related Conditions/Exemptions.
		External Rating <sup>#</sup>	Card Rates					
			Inland	Foreign				
(d)	Shipping Guarantee (SG)/Delivery Order (DO)	Under Our LC: Rs 500 All Other Cases: ₹5000			-	₹400	-	For issuing SG/DO under Sight L/C or for bills handled on Collection Basis (both DA & DP), 110% margin to be obtained.
<b>17.2</b>	<b>Issuance – On behalf of the Correspondent Banks</b>							
(a)	Guarantees issued by the Bank on the strength of counter guarantee of Correspondent Banks (both Inland and Foreign)	<b>Tenor</b> Upto 2 Years Above 2 Years upto 3 Years Above 3Years upto 5 Years Above 5 Years	<b>Card Rates</b> 1.00% p.a. 1.25% p.a. 1.75% p.a. 2.00% p.a.		Minimum Commission of ₹2500	₹400 (ForInland BGs)	₹500 for SFMS (applicable only incase message is sent)	The scale of charges shall be collected by the Bank on the specified period of liability of the BGs. The specified period of liability shall mean the actual validity period of the BG plus the additional period during which claims can be made on the Bank under the BG.Bank at its discretion may additionally negotiate for higher commission.
<b>17.3</b>	<b>Amendment</b>							
(a)	Extension of the validity	₹1000 per amendment plus issuance charges as per item 17.1 or 17.2 for the additional period at the rate applicable to the combined period from the date of opening till the extended validity date				₹400 (ForInland BGs)	₹2000 for SWIFT, ₹250 for SFMS (applicable only in case message is sent)	-
(b)	Enhancement of the value	₹1000 per amendment plus issuance charges as per item 17.1 or 17.2 for theadditional amount				₹400 (ForInland BGs)	₹2000 for SWIFT, ₹250 for SFMS (applicable only in case message is sent)	-
(c)	Others	₹1000 per amendment				₹400 (ForInland BGs)	₹2000 for SWIFT, ₹250 for SFMS (applicable only in case message is sent)	-

# In case external rating is not available, internal rating may be considered for the above mentioned pricing.

## 18. Standby Letters of Credit (SBLC)

S/N	Particulars	Commission			Remarks	P&T/Courier Charges	SWIFT/SFMS Charges/Any additional communication/Reminder Charges	Related Conditions/Exemptions
		External Rating <sup>#</sup>	Card Rates					
			Inland	Foreign				
<b>Issuance of SBLC for commercial purpose</b>								
18.1	Issuance of SBLC for commercial purpose	AAA AA A BBB BB& below	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.50% p.a. 3.50% p.a.	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.50% p.a. 3.50% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	₹400 (For Inland BGs)	₹2000 for SWIFT, ₹500 for SFMS	Charges to be collected for the period from the date of opening till the expiry of the SBLC.
18.2	Issuance of Financial SBLC for funding purposes	AAA AA A BBB BB& below	1.25% p.a. 1.75% p.a. 2.25% p.a. 3.00% p.a. 4.00% p.a.	1.25% p.a. 1.75% p.a. 2.25% p.a. 3.00% p.a. 4.50% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of ₹2000 to be charged.	₹400 (For Inland BGs)	₹2000 for SWIFT, ₹500 for SFMS	The scale of charges shall be collected by the Bank on the specified period of liability of the SBLC. The specified period of liability shall mean the actual validity period of the SBLC plus the additional period during which claims can be made on the Bank under the SBLC

# In case external rating is not available, internal rating may be considered for the above mentioned pricing.